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ABSTRACT

A project was undertaken to plan a consumer education program and delivery system for elderly persons in the six-county Bootheel area of Southeast Missouri. Included among the project's activities were the following: (1) assessing the needs and qualifications for consumer education programs for the elderly through a literature search and investigation by a local task force; (2) similarly assessing alternative delivery systems in terms of learning processes, student motivation, sequential lessons, and learning problems; (3) specifying requirements for program instructional materials and resources; (4) issuing a report to serve as the basis for planning consumer education courses for the elderly in Southeast Missouri; (5) developing and trial testing three minicourses with 17 specific lessons organized into the areas of estate planning, health care and medical services, and supplementing income through effective consumerism; (6) test-implementing the minicourses through delivery to various elderly groups; and (7) developing and conducting a three-week inservice workshop to train a cadre of teachers to deliver consumer education to the elderly. While project designers felt that most project goals were achieved, they were disappointed that only five teachers completed the workshop. Recommendations called for additional minicourses and workshops. (MN)

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FINAL REPORT

CONSUMER EDUCATION FOR THE ELDERLY
(Project No. 81-132-600-1-B)

Dr. Mabel H. Daugherty

Southeast Missouri State University
Home Economics Department

Cape Girardeau, Missouri

July 10, 1981

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

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Missouri Department of Education
Research Coordinating Unit
Jefferson City, Missouri 65101

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ABSTRACT

Title: Consumer Education For The Elderly

Principal Investigator: Dr. Mabel H. Daugherty

Institution: Southeast Missouri State University
Home Economics Department

Funded BY: State Department of Elementary and Secondary Education
Jefferson City, Missouri

Starting Date: August 1, 1980

Ending Date: June 30, 1981

The purpose of this project was to plan a consumer education program and delivery system for elderly persons in Southeast Missouri. The target population was those person age 65 or over and residing in the six-county Bootheel Area of Southeast Missouri. The specific objectives of the project were:

1. Assess the needs and qualifications for consumer education programs for the elderly.
2. Assess alternative delivery systems in terms of learning processes, student motivation, sequential lessons and learning problems.
3. Specify the particular requirements for instructional materials and resources needed for this audience.
4. Issue a report which will serve as the basis for planning consumer education programs for the elderly in Southeast Missouri.
5. Develop and trial test mini-courses based on the assessment of needs and identification of components needed for a successful program.
6. Test-implement the mini-course through delivery to various elderly groups.
7. Develop and conduct an in-service seminar or workshop to train a cadre of t4eachers to deliver consumer education to the elderly.

Achieving these objectives resulted in the following products.

1. An identification of consumer education needs of this population and suggestions and requirements of resources, instructional materials and delivery systems.

2. Three mini-courses with specific lessons.

3. A Consumer Education Workshop, with five participants completing the training.

CONSUMER EDUCATION FOR THE ELDERLY

Problems related to adequate food and nutrition, housing, transportation, and health care and medical services have been widely recognized as general problems confronting the elderly. Lack of income, or an income that has been made inadequate due to the ravages of inflation seems to be a major problem that aggravates or increases the effects of the other problems. (1,2)

Lack of income denotes scarcity of an economic resource. There are three recognized alternatives in dealing with scarcity of a resource. They are:

1. Increase the supply of the resource
2. Decrease wants and needs that place a demand on that resource
3. Make the best use of that resource through management and effective consumption

Consumer education deals directly with the second and third alternatives.

Statement of the Problem

Many elderly persons need some type of consumer training to help them deal with the forces that reduce their economic resources; yet little effort has been made in that direction. The general purpose of this project was to plan a consumer education program and delivery system for elderly persons in Southeast Missouri to meet this need.

Objectives

The specific objectives of this project were to:

1. Assess the needs and qualifications for consumer education programs for the elderly.
2. Assess alternative delivery systems in terms of learning processes, student motivation, sequential lessons and learning problems.
3. Specify the particular requirements for instructional materials and resources needed for this audience.
4. Issue a report which will serve as the basis for planning consumer education programs for the elderly in Southeast Missouri.
5. Develop and trial test mini-courses based on the assessment of needs and identification of components needed for a successful program.
6. Test-implement the mini-courses through delivery to various elderly groups.
7. Develop and conduct an in-service seminar or workshop to train a cadre of teachers to deliver consumer education to the elderly.

A discussion of each objective and the finding or results of each realized as the results of this project follows.

Objective 1

Assess the needs and qualifications for consumer education programs for the elderly.

Findings. A literature review revealed that some empirical studies have shown these needs to be cost of food, health services, housing and consumer fraud. (3,4,5,6). A recent, more in depth study of elderly consumer needs provides a rank order listing of consumer areas elderly would like to know more about as: (7)

1. Medical services
2. Utilities
3. Taxes - local, federal
4. Food - cost, nutrition
5. Repairs - home, general
6. Auto - insurance, repairs
7. Insurance - health, hospital
8. Public transportation
9. Social security and medicare
10. Clothing - cost, selection
11. Government Services
12. Eye and dental care
13. Prescription drugs

Specific consumer education needs for elderly citizens of the six-county Bootheel Area of Southeast Missouri were determined through the efforts of a task force. This task force was composed of various persons working in some capacity with the elderly, and members of the elderly population. This task force identified many of the same concerns, but included various aspects of consumer fraud.

The consumer education needs of the elderly in the Bootheel Area of Southeast Missouri, as identified by the task force, were priortized in three main categories, with specific concerns listed for each category. These are outlined in Exhibit A, on page 4.

Objective 2

Assess alternative delivery systems in term of learning processes, student motivation, sequential lessons and learning problems.

A review of literature revealed that there is very little research on the mental capacity of the elderly, their learning processes and motivations. Further, it is unclear whether any of these are any different from the rest of the population.(8,9,10)

Exhibit A

SUMMARY OF TASK FORCE FINDINGS
CONSUMER EDUCATION NEEDS OF ELDERLY CONSUMERS IN
SOUTHEAST MISSOURI
AREAS OF HIGHEST PRIORITY AND SPECIFIC CONCERNS

I. FINANCIAL MANAGEMENT

A. Supplementing the Fixed Lowered Income
1. More effective use of special programs such as food stamps, nutrition programs, tax shelters, credits, refunds, free banking services.

2. Home production

3. Using hobbies, crafts, special talents to provide income.

B. Alternative Housing

1. Choices available and costs and consequences with:
1. Single family dwelling
2. Multiple units
3. Apartments
4. Low income subsidized housing
5. Living with family

C. Estate Planning

1. Wills, needs and costs
2. Probate, what it is, etc.
3. Power of Attorney
4. Property disposal, willing, gifting, willing, by state law.
5. Burial Plans

II. CONSUMER EDUCATION

A. Fraud

1. Identifying and avoiding different kinds of fraud (home improvement, health and medical services, land sales, amil frauds, invest opportunities, etc.)
2. Consumer rights and protection (3-day "cooling off" legislation, postal inspection laws, etc.)
3. Registering Complaints and getting Redress
a. What is a legitimate comlint?
b. How to complain effectively/
c. Where to complain for effect.

Exhibit A
(continued)

B. Insurance

1. Health and Medical Insurance
   a. Medicare and medicaid coverages
   b. Private insurance to cover "medigap".
2. Transportation Insurance
   a. Need for legally.
   b. Alternatives and costs
3. Housing and Personal Property Insurance
   a. Homeowners
   b. Renters
   c. Liability

III. FOOD

A. Nutrition Education

1. Nutritional needs in later years and how to meet them.
2. Special diest - high blood pressure, anemia, diabetic, et.

B. Purchasing and preparing nutritional and economical meals for one or two.

Some early researchers believed the edlerly to have a lessened mental capacity, (8) later researcher began to conclude that mental capacity was not lessened, but that the time needed to learn was longer. (8,9) More recently researchers are exploring the possibility that a different kind of information processing on the part of the elderly makes it appear that it takes longer for them to learn. They maybe using different information processing techniques that involves their broad range of life-time experiences. (10).

In view of these findings, various suggestions for educational programs for the elderly include:

1. Presentation rate should be slowed and plenty of time allowed. (8,9)

2. New concepts should be presented only after previously presented concepts have been assimilated.

3. Use multi-sensory approaches. Two senses may be better than one, especially when the possibility of impairment is greater as a person ages. (8,9)

4. Subject matter should be kept brief, meaningful and interesting. Older learners are unwilling to learn trivia. (8,9)

5. Structure learning experiences to take advantage of past related experiences. Problems must be seen as having to do with the inner life of the persons; their feelings, beliefs, and attitudes. (9,10)

6. Reduce distraction. Complete information coming from a single source is more readily attended to than partial information coming from several different sources. (9)

7. Self-direction and responsibility for one's learning must be maximized and encouraged. Learner involvement must be actively promoted. (10)

8. Learning experiences should encourage the development of positive self-concepts as able dignified and worthy. Therefore, learning experiences should be dignified, worthy and challenging. (10)

9. Older learners come to educational programs from a variety of backgrounds and experiences, therefore, educational programs must allow for flexibility and adjustment to diverse needs. (10)

10. Maintain levity. A laugh goes a long way in reducing tensions and increasing motivation. (9)

Additional insight into the mental capacities of the elderly, their learning processes and motivations were gained through the pre-t4sting of the lessons in the mini-courses developed in this project.

From observation and experience, this researcher would generally agree with the suggestions produced by the literature, but would make one important addition:

11. Use frequent repetition applied to several examples to which the learner can identify.

Also from observation and experience, this researcher questions some of the suggestions above, namely those related to keeping the learning experience brief and simple. While the lessons in these mini courses were designed to be approximately 20-30 minutes, many of them extended as long as an hour to two hours in the pre-testing, due to the interest and questions raised by the participants. What was planned as one short lesson frequently resulted in combining 1 to 3 lessons, or part thereof, in one presentation! The elderly participants in this project

would not have been willing to learn trivia, but many seemed to have an insatiable desire for specific pertinent information that could help them in planning and decision making!

Objective 3

Specify the particular requirements for instructional materials and resource needs for this audience.

In view of the findings of the review of literature and with our experiences and observations in trial and pre-testing of mini-courses, the following requirements for instructional materials and resources are suggested . These requirements have been incorporated into the mini-courses designed for this project.

1. Use Visual material as well as auditory materials. Where appropriate, use actual examples i.e., life insurance policies, labels, advertisements, etc. The mini-courses and lessons in this project rely very heavily upon auditory presentation. (There is some support for the superiority of this mode). (11) Each lesson is accompanied by visual aids, mostly in the form of black line master for producing overhead transparencies.

2. Provide each learner with some information to refer to during the presentation and to have for later reference. Specially prepared information sheets, check sheets, analysis forms, etc. that can easily be reproduced by photocopy are a part of each mini-course.

3. Maintain flexibility and be prepared to make adjustments to the groups needs.

The mini-courses have been designed with several short lessons. However, many of these lessons can be combined into longer presentations, or parts can be incorporated into a different order. Older learners do get very involved if the information is meaningful and interesting. Many questions can be anticipated in the course of one lesson. Individual transparencies can many times be utilized to answer a question pertinent to that lesson, although it was actually planned to be a part of another lesson. For example. In the mini-course on Estate Planning, in the first lesson the teacher may be making the point that property owned in joint tenancy may be subject to estate taxes, although it will not be subject to probate. An immediate question might be,"What do you mean by estate taxes?" or "Aren't they the same?". If the teacher is familiar with all the materials in the mini-course, the visuals explaining these terminologies could be quickly retrieved and used to answer the question.

4. Get the learner involved. Many elderly learners enjoy role plating. They have had many experiences which they like to share that can be utilized to develop a concept. Many of the lessons include check sheets, analysis sheets, etc. which provide information at the same time that it involves the learner in a decision-making process.

5. Be cautious in selecting audio=visuals. There are few audio-visuals on the market that are suitable for older adults or senior citizens. Forgue, Sharp, and Gorman (12) reviewed 1500 audiovisual consumer education materials currently on the market. Only 84 were considered suitable for adult audiences and

very few of those focused on elderly consumers. Most of them required either film strip projectors, tape players and/or movie projectors. The cost of the visuals, along with expensive and complicated mechanical equipment, make them prohibitive and impractical to many groups or persons who would like to utilize consumer education materials for elderly groups. In many instances the equipment and the audio-visual would not have been usuable due to environmental conditions present where this researcher was pre-testing lessons. In this project, the use of an overhead projector and overhead transparencies proved very effective and inexpensive. Overhead projectors are more flexible in use and less expensive than movies/movie projectors, filmsstrips and filmstrip projectors and recorders.

6. Consumer education should be taken to the elderly consumer. This means holding classes or teaching lessons at senior citizen centers, nutrition sites; making presentations to church groups, homemaker extension clubs, social organizations, civic groups, etc.

7. Consumer education classes for the elderly should be planned for the morning hours (9:30 to 10:00) unless a pre-organized group has invited presentation at a regularly scheduled meeting of that group. The elderly are "early risers". Most of the nutrition sites and senior centers fill afternoon schedules with social, craft and hobby activities. Many need an afternoon rest period. Night scheduling would not be recommended. Transportation is a major problem and is especially so at night.

8. Keep materials up to date. Much of the specific information desired by the elderly is ver volatile. This again lends support to the use of overhead projectors and overhead transparencies that are inexpensive and flexible. One out-dated transparency can easily be replaced with new information without destroying the whole series.

9. Encourage consumer decision-making supportive to the learners feelings, attitudes, beliefs and values./ The answer to, "Do I need health insurance to supplement medicare?" will not be the same for all persons.

Objective 4

> Issue a report which will serve as the basis for planning consumer education programs for the elderly in Southeast Missouri.

Results: This final report and the completed mini-courses and lessons should fulfill the requirements of this objective.

Objective 5

> Develop and trial test mini-courses based on the assessment of needs and identification of components needed for a successful program.

Results: Seventeen individual lessons were developed on the basis of the prioritized needs identified by the task force (Exhibit A). These lessons were offered for presentation to various groups in the target area for trial testing.

Objective 6

Test-implement the mini-courses through delivery to various elderly groups.

Results: Through trial testing and pre-testing, the seventeen individual lessons emerged into three mini courses with individual lessons specific to each group. These mini courses and individual lessons are:

1. Estate Planning

   a. Property Ownership and Transfer
   b. Basics of Estate Taxes and Probate
   c. Wills and Letters of Last Instructions
   d. Trusts
   e. Your Lawyer

2. Health Care and Medical Services

   a. What medicare covers
   b. What medicare does not cover
   c. Do I Need Supplemental Health Insurance?
   d. Tips for purchasing supplemental health insurance - If you need it.
   e. How To Choose a Doctor
   f. How to Judge a Dentist
   g. How to choose a hospital
   h. When facing surgery - Get a second opinion !!
   i. Buying prescription drugs
   j. Using drugs wisely

3. Supplementing Income Through Effective Consumerism

   a. Sources of Information
   b. Pre-purchase decisions and buying tips
   c. Common deceptive practices and fraud
   d. Warranties and service contracts
   e. How to assert legitimate complaints
   f. Where to get redress

Objective 7

Develop and conduct an in-service seminar or workshop to train a cadre of teachers to deliver consumer education to the elderly.

Results: A three-week workshop "Consumer Education For The Elderly", was conducted at Southeast Missouri State University from June 9 through June 26, 1981. Three semester hours of graduate or undergraduate credit was granted. Five persons completed the workshop. See page in Attachments for a copy of the course outline.

Population

The population for this project was elderly persons in the six-county Bootheel Area of Southeast Missouri. These counties were Scott, New Madrid, Mississippi, Pemiscot, Dunklin and Stoddard. Purposive samples used for testing the mini-courses were participants at nutrition sites, senior citizen centers, private organizations. Due to time restrictions, pre-existing organized groups provided best contact. Approximately 575 elderly persons participated . Males numbered approximatel-200 and females 375. Six percent of the participants were black (37), the remainder were white. There appeared to be a wide range of educational background and other socio-economic characteristics distributed among the groups.

Conclusions and Recommendations

The objectives of this study were achieved quite satisfactorily with the exception of the last objective. While a workshop was developed and conducted, the five persons who participated in and completed the workshop was a much smaller cadre than was desired or anticipated.

Further recommendations are:

1. Additional mini-courses and lessons should be developed to meet other consumer education needs that have been identified and that have emerged in the project in the developing of the existing mini-courses.

2. Additional workshops should be planned and taken into the service area. These should be planned for block times of 3 to 4 hours after working hours or on Saturdays. Many persons who work with elderly persons (nutrition site coordinators, family services personnel, Area Agency on Aging staff members) have expressed a desire for this type of program. The three-week concentrated program provided in this phase of the project was not designed so that they could take advantage of it.

3. Vocational Home Economics teachers should be encouraged to develop consumer education programs for the elderly in their area. Funding should be provided for time, travel and resources. This researchers contact with this group indicates that they are not aware of the need that exists, nor possible funding support.

4. Future development and testing of mini-courses should incorporate more scientific evaluation of learning and retention on the part of the learner. Evaluation and revisions of the courses developed at this time were based on subjective observation by the teacher relative to audience interest, understanding, participation, and qu4stions asked.

5. The mini-courses and lessons developed at this time should be made available to teachers and other persons working with elderly persons.

6. This research report should be distributed to Division of Aging, and presented at conferences such as the MVA Summer Inservice Conference and the annual Missouri Home Economics Association Meeting.

References

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ATTACHMENTS

PROCEDURE

This project was implemented in three phases. Each phase will be briefly described with all instruments and materials pertinent to that phase included.

Phase I

This phase was designed to achieve the first objective of this study and to provide a base for achieving objectives two, three and four.

A task force was formed for the purpose of identifying the consumer education needs of the elderly in the target population. Names of possible contact were secured from the Southeast Missouri Area Agency on Aging Office. Personal interviews were held with these persons, who supplied names and suggestions for other persons who would be interested. A list of persons who consented to serve on this task force if presented in Item 1, page 18.

The first task force meeting was planned for November 11, 1981, for the express purpose of identifying consumer education need of the elderly in the Bootheel Area. Copies of the letter and attached information mailed to each task force member is included in Item 2, pp 19-22.

The procedure used in the task force meeting to involve the members in a needs assessment involved grouping in small 3-4 member groups and having each group list needs, resources and resource people in relation to various topics. Item 3, pp. 23-29 are examples of working sheets used by each group.

Item 1

Item I

TASK FORCE Members

NAME	ADDRESS	POSITION
Paul Barks	Bell City, MO	Chairman of Southeast Region AAA Council
Clem Beal	Sikeston, MO	Vice President, Bank of Sikeston
Mr. & Mrs. Wayne Chailland	Kennett, MO	Active with several elderly programs
J. A. Chrommister	Chaffee, MO	Past Chairman of Scott County AAA Council
Alex Cooper	Hayti, MO	Director of DELMO Homes Corp.
Chris Godwin-	Morley, MO	SEMO AAA Information & Referral Dir.
Travis Howard	Howardville, MO	Mayor Of Howardville
W. F. James	Caruthersville, MO	Retired Univ. of Missouri Extension
Betty Johnson	East Prairie, MO	RSVP Director of Mississippi County
Philip Kelley	Portageville, MO	Community Development Specialist
Ellie Knight	Chaffee, MO	RSVP Director in Scott County
Mary Lee	Malden, MO	RSVP Director in Dunklin County
Barbara McCall	Caruthersville, MO	RSVP Director in Pemiscot County
James McNeal	Caruthersville, MO	Executive Director for Tri-County Human Development Corp.
Carl Morris	Hayti, MO	Division of Family Services
Bill Purnell	Charleston, MO	Mississippi County Extension Agent
Ruel Swank	Charleston, MO	Sr. Citizen and AAA Council Member
J. A. Taylor	Caruthersville, MO	Principal of Elementary School in Caruthersville - also chairman of Pemiscot County AAA Council
Becky Teuber	New Madrid, MO	Extension Home Economist - Family Economics and Management Specialist
Don Weakly	Haywood City, MO	Mayor of Haywood City - also representing Legal Aid Services
Frieda Young	Dexter, MO	Nutrition site coordinator
Hemba Young	Sikeston, MO	Retired Senior, insurance agent
Wilma Young	Sikeston, MO	Retired Senior, home economics teacher
Rev. T. L. Clark, Mayor	North Lilbourn, MO	Mayor
Robbie Townes	Hayti, Mo.	Tri-County Human Development
Lonie Isbell	Hayti, Mo.	Tri-County Human Development
Frieda Young	Dexter, Mo.	Nutrition Site Coordinator
Henry Smith	East Prairie, Mo	Chairman, Mississippi County AAA Concil
Pauline Murphy	Charleston, Mo	Nutrition Site Coordinator

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Item 2

SOUTHEAST MISSOURI STATE UNIVERSITY
Cape Girardeau, Missouri 63701
Cape Girardeau (314) 651-2000
In St. Louis 241-0195

October 20, 1980

Re: Consumer Education For Elderly
First Task Force Meeting
Tuesday, Movember 11, 1980

Our first meeting will be held on Tuesday, Movember 11, 1980, in the Indian Room at the University Cemter on the campus of Southeast Missouri State University. We will plan to begin the meeting at 9:00 a.m. and adjourn by 3:00 p.m. Lunch will be provided and your travel expenses will be reimbursed at 17¢ per mile. Since we do have a limited budget, it would be helpful if you could carpool with others from your area.

For your information, I am enclosing a brief description of the project and a list of those who have consented to serve on the task force.

So that the task force might be as productive as possible, I would like you to carefully review the charge to the task force that I have enclosed. Please note the objectives for the first meeting and come prepared to present any information you may have that will help us in our identification and assessment of needs, resources and support systems for improved delivery of consumer education to the elderly.

If you have any questions, please feel free to use our Watts Line (800-392-0829) and call me at extension 2593 or 2109.

Sincerely,

Mabel Daugherty, Project Director

MD/dm
Enclosure

ABSTRACT

TITLE: Consumer Education For The Elderly - Project #81-132-600-1(B)

PRINCIPAL INVESTIGATOR: Mabel H. Daugherty

INSTITUTION: Southeast Missouri State University
Home Economics Department

FUNDED BY: State Department of Elementary and Secondary Education

LOCATION: Cape Girardeau, Missouri 63701

PHONE NUMBER: (314) 651-2593, STARTING DATE: August 1980
ENDING DATE: June 30, 1981

OBJECTIVES OF PROJECT:

The general aim of this project is to plan a consumer education program and delivery system for elderly persons in Southeast Missouri. The specific objectives of the project are to:

1. Assess the needs and qualifications for consumer education programs for the elderly.
2. Assess alternative delivery systems in terms of learning processes, student motivation, sequential lessons and learning problems.
3. Specify the particular requirements for instructional materials and resources needed for this audience.
4. Issue a report which will serve as the basis for planning consumer education programs for the elderly in Southeast Missouri.
5. Develop and trial test mini-courses based on the assessment of needs and identification of components needed for a successful program.
6. Test-implement the mini-course through delivery to various elderly groups.
7. Develop and conduct an in-service seminar on workshop to train a cadre of teachers to delivery consumer education to the elderly.

A BRIEF DESCRIPTION OF PRODUCT:

It will be anticipated that the specific products of this proposal will be:

1. A Task Force Report of identification and assessment of needs, resources and alternative delivery systems for a consumer education program for the elderly.

2. A series of mini-courses designed to be delivered to the adult population of the elderly on a continuing education basis. These mini-courses will be designed to meet the assessed and identified needs in at least,

but not limited to the following areas:

A. Financial Management
B. Consumer Education
C. Health Care
D. Food and Nutrition
E. Housing and Home Management
F. Clothing and Textiles

3. A workshop or seminar course designed to train teachers to present consumer education to the elderly.

IMPACT TO VOCATIONAL & TECHNICAL EDUCATION IN MISSOURI:

The development of curriculum and services to the elderly in consumer education has not been previously considered to the extent that consumer education needs are being met in this area. This project would research what is already available and further develop curriculum materials and methods of delivery that could then be implemented through vocational and technical education programs in Missouri.

TASK FORCE CHARGE

PHASE I - First Meeting - November 11, 1980

1. Identify specific consumer education needs of the elderly in the six-county Bootheel Area of Missouri.
2. Determine which needs should be given highest priority for developing mini-courses.
3. Identify and assess resources and support systems that might be utilized in the delivery of consumer education programs throughout the Bootheel.

PHASE II - Second Meeting - Early March, 1981

1. Evaluate developed mini-courses and resource materials.
2. Make recommendations for implementation and improvement of mini-courses and resource materials.

PHASE III - Third Meeting - June, 1981

1. Final evaluation of project.
2. Recommendations and future perspectives.

TASK FORCE MEMBERS:

J.A. Chronnister, Chaffee, MO.
Ellie Knight, Chaffee, MO
Clem Beal, Sikeston, MO
Charlie Tisdell, Sikeston, MO
Paul Barks, Oran, MO
Frieda Young, Dexter, MO
Vern Perry, Bloomfield, MO
James McNeal, Caruthersville, MO
W.F. James, Caruthersville, MO
J.A. Taylor, Caruthersville, MO
Philip Kelley, Portageville, MO
Alex Cooper, Hayti, MO
Travis Howard, Howardville, MO
Barbara McCall, Caruthersville, MO
Fred Gerherd, Caruthersville, MO
Mary Lee, Malden, MO
Mr. & Mrs. Wayne Schilland, Kennett, MO
Becky Teuber, New Madrid, MO
Henry Smith, East Prairie, MO
Betty Johnson, East Prairie, MO
Bill Purnell, Charleston, MO
Helen Currin, Charleston, MO
Chris Godwin, SEMO AAA Information & Referral Director

Item 3

Group # _____ 23

FOOD

Members:

_____

_____

_____

_____

Identified Needs:

Resources:

Groups or Individuals to be involved in Training Program

Group #____ 24

Members:

_____

_____

_____

_____

Clothing

Identified Needs:

Resources:

Groups or Individuals to be involved in Training Program:

Group # _____

Members: 25 Housing & Home Management

_____

_____

_____

_____

Identified Needs:

Resources:

Groups or Individuals to be involved in Training Program:

Group# ____ [26] Financial Management

Members:

_____

_____

_____

_____

Identified Needs:

Resources: ____

Groups or individuals to be involved in Training Program:

1.

Group# _____ 27 Health & Medical Care

Members:

_____

_____

_____

_____

Identified Needs:

Resources: _____

Groups or individuals to be involved in Training Program:

Group# ____ 28 General Consumer Information

Members:

_____

_____

_____

_____

Identified Needs:

Resources:

Groups or individuals to be involved in Training Program

Group #____

29 Transportation: ____

Members:

_____

_____

_____

_____

Identified Needs:

Resources: _____

Groups or Individuals to be involved in Training Program

In the afternoon session, the task force members were regrouped into specific areas in which they were especially concerned or qualified to provide more specific evaluation and input. These groups then summarized the suggestion provided by the individual groups in the morning session. These summaries are presented in Item 4, pp. 31-36.

Following the task force meeting, follow-up letters with a summary of the proceedings and an evaluation sheet were mailed to each of the task force members. These are included in Item 5, pp. 37-45.

This phase also involved reviewing literature and numerous resource materials relative to consumer education needs of the elderly. These have been previously discussed.

Item 4

SUMMARY OF IDENTIFIED NEED

HOUSING & HOME MANAGEMENT

1. How should I change my lifestyle as I near retirement age--(moving to multiple units, in one bldg., or bldgs. close together or to an apartment)

2. What are my other options to reduce energy consumption of my housing

3. If I own property should I sell or rent, or deed to children

4. Access of my home--when young we don't notice steps and lack of rails at entrances

5. How do we reduce upkeep costs

6. How can I make sure property is well-cared for--whether I own or rent

7. What do I need to know about security

- - - - - - - - - - - - - - - - - - - -

8. Standard or adequate housing

9. How to repair own home

10. How to save on fuel bills

11. Insulation alternatives

12. How to be aware of rip-off artists--such as siding

13. How to buy furnishings, fixtures, and appliances

14. Alternative housing and living arrangements upon retirement or fixed income budget

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15. Home security--if they could afford smoke detectors., etc.

16. Insulation --i.e. Home Weatherization for best use of heat and cold (keep economy in mind; low or no-cost weatherization techniques)

17. How do I apply for a home in the housing authority? Who is eligible for a house in the housing authority?

18. Home safety--(i.e. danger of throw rugs, need for sturdy furniture)

19. Should I consider housing alternatives other than this big house? What are the alternatives other than this??

20. Where are my legal papers? Up-to-date? What do I need to keep?

- - - - - - - - - - - - - - - - - - - -

21. Need for more houses (people coming from city to small towns to retire)

22. Repair and weatherize our older homes (make them more adequate to stand our winters)

23. Landscape

RESOURCES: Reading material and especially unconventional material like

SUMMARY OF IDENTIFIED NEED

TRANSPORTATION:

1. Need for medical care--especially rural
2. Physical inability to operate own vehicle
3. Need better access to shopping & general needs
4. Need to change certain laws regarding insurance

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5. Affordable transportation
6. Public transportation
7. Rural transportation
8. Intra-city and inter-city transportation
9. Education on maintanence and operation of vehicle
10. Insurance alternatives and cost

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11. Schedule of Sr. Citizen buses--not suited to needs
(need for van services to deliver meals, group transportation)
12. Getting people to Dr., grocery store, to pay their bills
13. Getting seriously ill people to hospitals, like to Columbia
14. Evaluation of each persons needs, whether or not to own a car

- - - - - - - - - - - - - - - - - - -

RESOURCES: School buses, law enforcement vehicl[illegible] neighbors--especially working people

Private auto owners, taxi companies, non-profit agency with transport vehicles public schools

SMTS, DAEOC

SMTS, City and county gov.

GROUPS OR INDIVIDUALS:

Law enforcement people

SUMMARY OF IDENTIFIED NEED

FOOD: IDENTIFIED NEEDS:

1. What are the nutritional needs and How to meet them?
2. How do I prepare nutritional meals for 1 or 2?
3. How do I and the retailer work together to make purchases of small quantities available
4. How much of my own food can I grow on a city lot?
5. How can we encourage local cooperative food production and seasonal consumption

- - - - - - - - - - - - - - - - - -

6. Inadequate diet among many elderly
7. How to eat, purchase, prepare, nutritionally and economically
8. Gardening--How to grow food for ones self and sell food grown
9. Information on special diets and preparation of foods
10. How to use food stamps effectively
11. Reach low income elderly to participate in nutrition program or nutrition educ. (effective outreach)

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12. Meal preparation for 1 or 2--include meal planning, food storage, safety, sanitation
13. How do I cope with a special diet (high blood pressure, heart, diabetis)
14. Food shopping skills (prices, labels, planning, etc.)
15. Nutrition info needed, but clientele not interested
16. Diet & weight control
17. Perhaps some sessions on behavior modification in regard to food consumption habits)
18. More nutrition sites

- - - - - - - - - - - - - - - - - -

19. Educate people to change diet when they become senior citizen
20. More nutrition centers

RESOURCES: Univ. of Mo. Ext., local gardeners & esp. seniors, local vo-ag teachers & Home Ec. teachers, local groceries and product packagers, food stamp prog.

Nutrition center, co-operative extension center, RSVP, schools & teachers, Div. of Family Services

Library at nutrition center, extension centers, Mo. Agg Merchandising Council

Retired Home Ec. Teachers, churches

SUMMARY OF IDENTIFIED NEED

CLOTHING: IDENTIFIED NEEDS:

1. How can I find good clothes cheap? (Thrift stores--how can they work for me)
   Rummage & Yard Sales, Flea Markets--
2. How much of my own clothing can I make?
3. What should be worn-depending on what I am doing and the season it is.
4. Size of wardrobe and seasonal inventory.
5. How do I store my clothing
6. Proper cleaning and upkeep of clothing

- - - - - - - - - - - - - - - - - - -

7. Clothing Depot, Thrift Shops
8. Where, when and how to purchase or acquire clothing economically
9. Care of clothing
10. Types of dress and how to put it together to look as nice as you can on income

- - - - - - - - - - - - - - - - - - -

11. Shopping skills
12. Special clothing needs--fasteners operable by arthritic persons
13. Proper clothing for weather--to conserve body warmth
14. Repair and remodeling clothing if something "new"
15. Perhaps construction methods for newer fabrics or styles

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16. Types of clothing
17. Really no great need--planning for clothing compared to other needs

RESOURCES: Univ. Ext., Home Ec. Teachers

RSVP, Thrift Shops, Schools, Extension

Extension

Univ. Ext., Rummage Sales, DAEOC, Church groups, S.. Citizen or anization

GROUPS OR INDIVIDUALS:

Univ. Ext. people, Home Ec. teachers

Jewel Grady (Ext. Bloomfield)

Ext. Service

SUMMARY OF IDENTIFIED NEED

HEALTH AND MEDICAL CARE

1. Proper Nutrition
2. Need for regular check-up
3. Distinquish between when we need to see Dr. & when we don't need to see Dr.
4. Recognize importance of taking medications only as prescribed
5. How do we recognize generic drugs
6. How much exercise should we have
7. How does medicare and medicaid and health insurance work for me
8. Access to health care

- - - - - - - - - - - - - - - - -

9. Knowledge of medicare and or medicaid
10. Adequate medical facilities
11. Adequate medical staffing for medical needs
12. Alternative care and cost when not able to live independently
13. Supplemental insurance beyond medicare--care and cost
14. Health Screening test lowest possible cost
15. Educ. for preventive medicines--physical, mental & emotional

- - - - - - - - - - - - - - - - -

16. Insurance--medi gap insurance, explanation of medi-card and medi-care
17. Generic drugs,--what they are. how can I get my doctor to write generic prescriptions
18. Exercise program in regard to preventive medicine
19. How do I choose a retirement home or nursing home
20. Need for continued exercise
21. Need for information on proper eating habits to avoid traditional disease of the aged
22. We need phone numbers in case of emergency
23. We need more RSVP to check on elderly daily
24. Our own city police need to check more closely on their senior citizens.

RESOURCES: Health Dept., Doctors, nutrition experts (ext., and Home Ec.), Social Security, Family services, insurance people, government--can change delivery system

SUMMARY OF IDENTIFIED NEED

GENERAL CONSUMER INFORMATION

1. Energy consumption concerns
2. Environmental concerns
3. Waste and its management
4. Government regulations--too much or too little
5. Government services--do they really work for the consumer or the taxpayer or do we need to look for other alternatives

- - - - - - - - - - - - - - - - - -

6. Where do I go for help? (toll free numbers)
7. How do I complain?
8. When do I have a legitimate complaint?
9. How to buy insurance
10. Real Estate Taxes
11. "False" advertising--frauds in general
12. Health frauds
13. Door-to-door sales (3 day cooling off law)
14. Consumer rights and responsibilities
15. Understanding contracts

- - - - - - - - - - - - - - - - - -

16. Directory for the people, phone numbers, addresses and the days the service is available.
17. Central place or focal point for information for all needs of Senior Citizen
18. Need to motivate people to have the desire to want to know more about what they are buying

RESOURCES: People, government agencies, elected government officials

Extension mini-lessons for the elderly, materials from Am. Council of Life Insurance, FDA--excellent info on health quachery, and legal services

Senior citizen center, extension center

GROUPS OR INDIVIDUALS: Any concerned citizen

Becky Teuber

Ministers, Retired teachers

SUMMARY OF IDENTIFIED NEED

FINANCIAL MANAGEMENT

1. How do I adjust to a fixed lower income--usually once a month?
2. Should I have a will?--What kind?
3. When should I consider power of attorney
4. What things do I spend money for that I can spend less for?
5. How can I use government programs to subsidize my income?
6. How can I be aware of fraud schemes directed at senior citizens?

- - - - - - - - - - - - - - - - - -

7. Adjusting to fixed income
8. Budgeting Help
9. Information on supplemental Income
10. Hobbies as a supplemental income--marketing information
11. Investment alternatives
12. What programs or alternatives available in area to stretch individuals income
13. Information on need and cost of will

* * *- - - - - - - - - - - - - - - -

14. Power of attorney
15. Investment option (if sold business or farming operation)
16. Tax shelters
17. Do I need a will? What will happen to my property if I die? What is a Will? What is probate?
18. Insurance--needs, coverage, beneficiaries
19. Stretching the small fixed income
20. Tax credits, etc. for senior citizens, earned income credit, refund of property taxes, etc., etc., etc.

- - - - - - - - - - - - - - - - - - -

21. Getting it through to the people, wise management of money

RESOURCES: Bankers, lawyers, realtors, extension people, government programs, income tax people, law enforcement people

Social Security, Division of Family Services, Mo. Extension, Legal Aid, Banks and Savings and Loans

Representatives of financial institutions

Libraries, Individual groups to point out our better buys, Home Extension

Item 5

(Sample letter of those who were unable to attend)

November 24, 1980

Chris Godwin
SEMO Area Agency On Aging
2400 Old Jackson Road
Cape Girardeau, MO 63701

Re: Consumer Education For The Elderly
First Task Force Meeting, November 11, 1980

Dear Ms. Godwin,

I regret that you were unable to attend our first task force meeting. It was very productive and provided us with original input that would have been difficult to secure otherwise.

To keep you posted on the proceedings of the task force, I am enclosing a copy of the summarized needs that were identified by the group. From this listing, I have again summarized, what I feel were indicated as the three areas that should receive priority. I would appreciate any additional input that you may wish to provide on the comment sheet and return to me in the postage free, self-addressed envelope.

Our next meeting is tentatively planned for March, 1981, when we will ask the task force members to evaluate the developed mini-courses. You will be notified later about exact time and place.

Thank you for the contribution of your time and knowledge to this effort.

Sincerely,

Mabel Daugherty
Project Director

MD/dm

(Sample of letter sent to those who attended)

December 2, 1980

Becky Teuber
Extension Home Economist
New Madrid County
New Madrid, MO 63869

Re: Consumer Education For The Elderly
First Task Force Meeting, November 11, 1980

Dear Ms. Teuber,

The first taskfforce meeting was extremely productive and provided original input that would have been difficult to secure otherwise. Thank you so much for the contribution of your time and knowledge to this effort.

- I am enclosing a copy of the summarized needs that were identified by the group. From this listing, I have again summarized what I feel were indicated as the three areas that should receive priority. I would appreciate any additional input that you might wish to provide on the comment sheet and return to me in the pstage free, self-addressed envelope.

The reimbursement check for your mileage is enclosed, and again -- thanks!

Sincerely,

Mabel Daugherty
Project Director

Enclosure
MD/dm

TASK FORCE PROCEEDINGS

Consumer Education For The Elderly
Research Project No. 81-132-600-I

First Meeting

Persons who have consented to serve on the Task Force:

Paul Barks
Clem Beal
Mr. & Mrs. Wayne Chailland
J. A. Chronnister
Rev. T. L. Clark
Alex Cooper
Chris Godwin
Travis Howard
W. F. James
Betty Johnson
Philip Kelley
Ellie Knight
Mary Lee
Barbara McCall
James McNeal
Carl Morris
Bill Purnell
J. A. Taylor
Becky Teuber
Don Weakly
Frieda Young
Hemba Young
Wilma Young

The first task force meeting was held on Tuesday, November 11, 1980 from 9:00 a.m. to 3:30 p.m. at the University Center, Southeast Missouri State University in Cape Girardeau, Missouri. Those who attended were:

Mr. & Mrs. Wayne Chailland
Rev. T. L. Clark
Alex Cooper
Travis Howard
W. F. James
Philip Kelley
Ellie Knight
James McNeal
Carl Morris
Becky Teuber
Don Weakly
Hemba Young
Wilma Young

The charge to the task force was to:

1. Identify specific consumer education needs of the elderly in the six-county Bootheel Area of Missouri.

2. Determine which needs should be given highest priority for developing mini-courses.

3. Identify and assess resources and support systems that might be utilized in the delivery of consumer education programs throughout the Bootheel.

The following areas were explored as to identifying needs, resources available, and groups or support systems.

Consumer Education
Financial Management
Health and Medical Care
Food and Nutrition
Housing and Home Management
Transportation
Clothing

Results indicated the following:

I. CONSUMER EDUCATION:

1. How to make a legitimate complaint?
(Consumer rights and responsibilities; door-to-door sales (3-day cooling-off law); directory with names, addresses of resources, toll-free numbers)

2. How to buy insurance?
(needs; coverage; beneficiaries)

3. How to be protected from fraud?
(false advertising; health frauds; door-to-door sales)

Suggested Resources:

American Council of Life Insurance; FDA; Mo. Univ. Extension Center; Sr. Citizen Centers; Ministers; Retired teachers; Legal Aid Services

II. FINANCIAL MANAGEMENT:

1. Estate Planning
(wills-need, cost, kinds; disbursement of property-rent, sell, deed to children; probate; power of attorney)

2. Basic Financial Management Skills
(adjusting to a fixed lower income; budgeting for wise management of the money available; choosing and using bank services)

3. Ways to supplement the income
(hobbies; marketing products; government or other programs which are available; tax shelters; tax credit; earned income credit; refund of property taxes)

Suggested Resources:

Bankers; Lawyers; Realtors; Mo. Univ. Extension Center; Income tax people; Law enforcement people; Social Security Office; Division of Family Services; Legal Aid; Savings & Loans; Libraries

III. HEALTH AND MEDICAL CARE:

1. Preventive Medicine
(regular check-ups; health screening services; exercise-kind & amount; exercies-physical, mental, emotional)

2. Insurance
(health insurance-medicare, medicaid, medigap; coverage and costs)

3. Alternative Care
(cost; choices available; medical facilities)

4. Buying and Using Drugs
(generic; prescribed drugs)

Suggested Resources:
Public & County Health Dept.; Doctors; Nutrition experts (example- extension & Home Economists); Social Security Division of Family Services; Insurance agents; Hospital staff; Service agencies that are health orientated; RSVP; Pharmacist)

IV. FOOD:
1. Nutrition Education
(Needs and how to meet them; diet-regular and special - example-high blood pressure, heart, diabetic, weight control, anemia); effective outreach of nutrition program; purchase and prepare nutritionally and economically meals for 1 or 2)

2. Supplemental Food Resources:
(growing own food for own use, seasonal consumption and method for selling surplus)

Suggested Resources:
Univ. of Mo. Extension; Local Gardeners; Vocational Agriculture and Home Ec teachers; Local grocers; Div. of Family Services (Food Stamp Program); Nutrition centers; RSVP; Library; Mo. Agg Merchandising Council; Churches; Local Civic clubs)

V. HOUSING AND HOME MANAGEMENT:
1. Alternative Housing
(choices available; multiple units, apartments, housing authority, live with children or other family members; more housing needed as retirees return to small town)

2. Standardizing and making houses more liveable and safe
(Home weatherization techniques; repairs; economizing utility costs; landscaping; security; safety)

3. Buying furnishing and appliances

Suggested Resources:
Tri-County Human Dev.; RSVP; DELMO Housing Corp.; Library; Mother Earth News (Magazine); Lawyers; Bankers; Family; housing authority; constractors; law enforcement people; subsidized housing; realtors; regional planning commission; county extenstion

VI. TRANSPORTATION:
1. Identifying the available transportation resources
(Public; rural; intra and inter-city; schedules; getting people to doctor, grocery store, pay own bills, hospitals; all transportation at an affordable cost)

Suggested Resources:
School buses, law enforcement vehicles, neighbors; private auto owners; taxi companies; SMTS; DAEOC; local government

VII. CLOTHING:

1. Reducing clothing costs
   (Repairs, remodeling; construction-methods, fabrics, styles; Resale-Thrift Stores, rummage and yard sales, flea markets, clothing depot; shopping skills)

2. Selection, maintenance and upkeep
   (According to season, income; storage)

3. Special needs
   (Arthritic persons; immobile; obese)

Suggested Resources:
Univ. Mo. Extension; Home Ec teachers; RSVP; Thrift shops; rummage sales; schools; DAECC; Church groups; Sr. Citizen's organizations

AREAS OF HIGHEST PRIORITY AND SPECIAL TOPICS
WITHIN WERE DESIGNATED AS FOLLOWS:

I. FINANCIAL MANAGEMENT
- 1. Supplementing the Fixed Lowered Income
  - A. More effective use of special programs such as food stamps, nutrition programs, tax shelters, credits, refunds, free banking services.
  - B. Home production
  - C. Using hobbies, crafts, special talents to provide income.
- 2. Alternative Housing
  - A. Choices available and costs and consequences with:
    1. Single family dwelling
    2. Multiple units
    3. Apartments
    4. Low income subsidized housing
    5. Living with family
- 3. Estate Planning
  - A. Wills, Needs, Costs
  - B. Probate
  - C. Property disposal, selling, as a gift, through will, by the state laws of descent.
  - D. Power of Attorney
  - E. Burial Plans

II. CONSUMER EDUCATION
- 1. Fraud
  - A. Identifying and avoiding different kinds of fraud (home improvement, health and medical devices, land sales, mail frauds investment opportunity, etc.)
  - B. Consumer rights and protection (3-day "cooling off" legislation, postal inspection laws, etc.)
  - C. Registering Complaints
    1. What is a legitimate complaint?
    2. How to complain effectively.
    3. Where to complain for effect.
- 2. Insurance
  - A. Health and Medical Insurance
    1. Medicare & Medicaid coverages
    2. Private insurance to cover "Medigap."
  - B. Transportation Insurance
    1. Need for legally.
    2. Alternatives and costs.
  - C. Housing and Personal Property Insurance
    1. Homeowners
    2. Renters
  - D. Liability

IV. FOOD
- 1. Nutrition Education
  - A. Nutritional needs in later years and how to meet them.
  - B. Special diets - high blood pressure, anemia, diabetic, etc.
- 2. Purchasing and preparing nutritional and economical meals for 1 or 2.

TASK FORCE FEEDBACK

Comment Sheet

1. In your opinion, how accurately does the task force report summarize the consumer education needs of the elderly in the "bootheel" of Southeast Missouri?

Very Accurate _____, Accurate _____, Somewhat Accurate _____,

Not Very Accurate _____, Not At All Accurate _____.

Please give any personal suggestions you may have for improving the accuracy of this report:

2. In your opinion, how accurately does the task force report summarize the consumer education needs of the elderly in your specific locality or area of contact?

Very Accurate _____, Accurate _____, Somewhat Accurate _____,

Not Very Accurate _____, Not At All Accurate _____.

Please give any personal suggestions you may have for improving the accuracy of this report:

3. Page 5 of the Task Force Report identified three areas of highest priority with specific topics to be included. To what extent would you agree or disagree that these priorities would relate to the consumer education needs of the elderly in your locality or area of contact? Check one.

Highly Agree _____, Agree Somewhat _____, Agree _____,

Disagree _____, Highly Disagree _____.

Please identify the changes that you feel should be made in setting these priorities:

TASK FORCE FEEDBACK COMMENTS *7 Comment sheets were returned

First Question: In your opinion, how accurately does the task force report summarize the consumer education needs of the elderly in the "bootheel" of Southeast Missouri?

Very Accurate - 2
Accurate - 5
Somewhat Accurate -
Not Very Accurate -
Not at All Accurate -

Comments:

- Talk to some of the nutrition site advisory committees to get their input.

Second Question: In your opinion, how accurately does the task force report summarize the consumer education needs of the elderly in your specific locality or area of contact?

Very Accurate - 2
Accurate - 4
Somewhat Accurate - 1
Not Very Accurate -
Not At All Accurate -

Comments:

- None

Third Question: Page 5 of the Task Force Report identified 3 areas of highest priority with specific topics to be included. To what extent would you agree or disagree that these priorities would relate to the consumer education needs of the elderly in your locality or area of contact?

Highly Agree - 4
Agree Somewhat- 2
Agree - 1
Disagree -
Highly Disagree -

Comments:

- Need more education of advertising of medical drugs
- Need more education of frauds and gimicks

Phase II

This phase was directed specifically to accomplishing the fifth and sixth objectives of this project.

5. To develop and trial test mini-courses based on the assessment of needs and identification of components needed for a successful program.

6. Test-implement the mini-courses through delivery to various elderly groups.

Existing references and resources were reviewed and evaluated for use in this project. Trial lessons were developed. Seventy-five letters to various groups in the Bootheel Area with a list of lessons available for presentation were mailed on March 30, 1981. Requests began to be submitted immediately. Thirty-two different presentations were made between April 4,1981 and June 5, 1981. A list of the lessons and a copy of the letter mailed with the list are contained in Item 6. pp.49-51.

Within two weeks after a lesson had been presented, a letter with an evaluation form was mailed to each person who had placed the request for the lesson. The copy of a sample letter and the evaluation form, along with a summary of the returned evaluation forms are contained in Item 7, pp. 52-59. The teacher also filled out an evaluation for that was used for future revisions-See 59-A

A second part of this phase was to hold a second task force meeting for the purpose of giving the group a chance to view and evaluate the lessons so that they could provide additional input. A copy of letters, evaluation instruments and the program for this meeting is contained in Item 8, pp. 60-63.

Item 6

SOUTHEAST MISSOURI STATE UNIVERSITY
Cape Girardeau, Missouri 63701
Cape Girardeau (314) 651-2000
In St. Louis 241-0195

March 30, 1981

(Sample letter mailed with list of lessons)

You will find enclosed a sheet listing programs that have been designed relative to the consumer education needs of senior adults. If the people with whom you are involved would be interested in having any of these programs presented, we will be available during the months of April and May of 1981.

The development of these programs has been part of a special project at Southeast Missouri State University and funded by the Missouri State Department of Elementary and Secondary Education. There will be no cost to you or your group.

If you are interested in any of the listed programs, please let us know at your earliest convenience so that we can schedule a presentation for you. The programs will be presented by either me or Dolly Jewel, Project Assistant.

Sincerely

Mabel Daugherty
Project Director

pkb

Enclosure

Return to:

Dr. Mabel Daugherty, Project Director
Consumer Education for Elderly
Southeast Missouri State University
Cape Girardeau, MO 63701

The following is a list of programs available at this time. Please check those that would be of interest to you. Indicate where and when you would like this program presented. If you have more than one choice, please number in order of priority (1-first choice, 2-second choice, etc.).

Choice	Program Titles	Place	Date	Time
_____	Supplementing Income Through Effective Buying	_____	_____	_____
_____	Supplementing Income Through Use of Available Resources	_____	_____	_____
_____	Do You Need A Will?	_____	_____	_____
_____	Property Transfer In The Absence of a Will	_____	_____	_____
_____	Gift and Estate Taxes	_____	_____	_____
_____	What Medicare Does and Does Not Cover	_____	_____	_____
_____	Do You Need Health Insurance to Supplement Medicare?	_____	_____	_____
_____	Kinds of Health Insurance You Can Buy to Supplement Medicare	_____	_____	_____
_____	Shopping Hints for Buying Supplemental Health Insurance	_____	_____	_____
_____	Is My Automobile Insurance Coverage Sufficient?	_____	_____	_____
_____	What Kind of Insurance Do I Need for My Home and Personal Property?	_____	_____	_____

Choice	Program Titles	Place	Date	Time
_____	Different Kinds of Fraud to Avoid	_____	_____	_____
_____	Consumer Protection From Fraud	_____	_____	_____
_____	What Can I Do About Purchases That Don't Meet Expectations?	_____	_____	_____
_____	Stretching the Food Dollar	_____	_____	_____
_____	Meals for Two!	_____	_____	_____
_____	What Are My Nutritional Needs Now?	_____	_____	_____

You may return this request in the enclosed postage-free, self-addressed envelope or dial Toll Free (1-800-392-0829) Extension 2109 or 2593.

51

_____
Name of Individual Making Request

_____
Address Phone Number

_____
Group for Whom Program is Being Requested

Item 7

June 4, 1981

Ms. Levella Gold
Illmo Housing Authority
Illmo, MO

Dear Levella:

On May 11, I presented a program on "Property Transfer in the Absence of a Will" for your group.

It would be helpful for our records and those of the State Department of Education to have some record of your evaluation of this program. Enclosed is a form for this purpose. I would really appreciate it if you would take just a few minutes to complete it and returniit in the self-addressed, stamped envelope. Please do not hesitate to make any comments that youwwould like to make relative to this program and its value to senior citizens in Southeast Missouri.

I would also like to take this ppportunity to thank you for the encouragement, cooperation, support, and enthusiasm that you have offered during the past year. It has been instrumental in making this project a success.

Sincerely,

Mabel Daugherty, Project Director
Consumer Education for the Elderly

pkb

Enclosures

Consumer Education for the Elderly
Program Improvement Questionnaire

I am working to improve the quality or value of our consumer education programs. I need your assistance to provide this improvement by answering the following items.

Program Title_____

Presented to_____

Presented by_____

Place_____ Date_____ Time_____

PART I: INSTRUCTOR EVALUATION

Response Options:

E = Exceptional Performance
V = Very Good Performance
G = Good Performance
W = Weak Performance
I = Improvement Definitely Needed

Leave Inapplicable Items Blank

	E	V	G	W	I
Knew if audience understood her/him					
Spoke understandably					
Answered impromptu questions satisfactorily					
Showed an interest in the subject					
Organized and presented subject matter well					
Explained the subject clearly					
Showed an interest in the audience					
Was enthusiastic about the subject					
Was available for individual help					
Encouraged audience participation					
In general, taught the subject effectively					
Shows respect for audience attitudes and opinions					
Encouraged problem solving and responsible decision making as a part of learning					

PART II: PROGRAM EVALUATION

Response Options:

SA = Strongly Agree
A = Agree
N = Neigher Agree nor Disagree
D = Disagree
SD = Strongly Disagree

Leave Inapplicable Items Blank

	SA	A	N	D	SD
This program was a good learning experience					
The content of the program was good					
The program was well organized					
The audience had trouble paying attention					
This program was very interesting					
This program was a waste of time					
Audio-visuals could be used more effectively					
The information in this program should be taught in some other way					
The program material was too difficult					
The audience was often confused					

Comments:

Do you recommend continuation of these programs? Discuss.

Summary of Evaluations by persons requesting programs

Consumer Education for the Elderly
Program Improvement Questionnaire

I am working to improve the quality or value of our consumer education programs. I need your assistance to provide this improvement by answering the following items.

Program Title_____

Presented to_____

Presented by TOTAL NUMBER OF PROGRAMS: 21 (Number of Questionnaires)

Place_____ Date_____ Time_____

PART I: INSTRUCTOR EVALUATION

Response Options:

E = Exceptional Performance
V = Very Good Performance
G = Good Performance
W = Weak Performance
I = Improvement Definitely Needed

Leave Inapplicable Items Blank

	E	V	G	W	I
Knew if audience understood her/him	8	12	1	-	-
Spoke understandably	11	10	1	-	-
Answered impromptu questions satisfactorily	11	9	2	-	-
Showed an interest in the subject	14	5	1	-	-
Organized and presented subject matter well	13	8	1	-	-
Explained the subject clearly	15	5	2	-	-
Showed an interest in the audience	14	7	1	-	-
Was enthusiastic about the subject	16	5	1	-	-
Was available for individual help	13	7	1	-	-
Encouraged audience participation	12	9	1	-	-
In general, taught the subject effectively	12	9	1	-	-
Shows respect for audience attitudes and opinions	17	4	1	-	-
Encouraged problem solving and responsible decision making as a part of learning	6	11	1	-	-

PART II: PROGRAM EVALUATION

Response Options:

SA = Strongly Agree
A = Agree
N = Neigher Agree nor Disagree
D = Disagree
SD = Strongly Disagree

Leave Inapplicable Items Blank

	SA	A	N	D	SD
This program was a good learning experience	12	8	-	-	-
The content of the program was good	12	8	-	-	-
The program was well organized	10	10	-	-	-
The audience had trouble paying attention	2	2	3	5	5
This program was very interesting	14	4	1	-	-
This program was a waste of time	-	-	-	3	14
Audio-visuals could be used more effectively	-	-	4	8	6
The information in this program should be taught in some other way	-	-	5	4	9
The program material was too difficult	-	-	1	7	9
The audience was often confused	-	-	-	6	12

Comments:

Do you recommend continuation of these programs? Discuss.

COMMENTS
(Summary)

"We enjoyed the presentation very much and would like to have other presentations on other subjects in the future."

"The program was enjoyed by all."

"Since most Senior Citizens cook for one or two, I would like to see some meal planning lessons along with the recipes."

"Dolly did an excellent job with her presentation. The attention span of people over eighty sometimes wanes quickly. She had audio-visual materials which seemed to keep their minds on the subject most of the time. Certainly it could never be called a waste of time. She also answered the questions as nearly as possible to the satisfaction of the people. The discussion after her leaving led to a very appreciative note that she would take time to advise "old folks."

"There was much discussion and questions asked. Very interesting to each participant."

"Becky had prepared her materials well. Her ability to "hold" her audience was not the mark of one experienced in dealing with the "over 85" group, but as time went on she learned that the anticipated attention span is lacking. She did gain their attention along the way and answered their questions in a very fine manner."

"Very interesting program."

"Wish we had more time for this program. The group said it was exceptionally good."

"These programs are, in my opinion, of much value to our Senior Citizens."

"The program was very well presented and Mrs. Daugherty was very willing to cooperate and answer questions at any time and give more details if needed to be--VERY EFFECTIVE."

"This was one of the most interesting programs ever presented. Because of the age of the listeners, it is a prime concern of each person."

"The program was presented with a personal touch so the audience felt free to ask questions pertaining to their personal needs."

"The program was presented clearly and concisely. The enthusiasm of the speaker tended to encourage participation of the listeners. The average age of this group was 83, consequently, their attention spans were limited to some degree. Many of them asked questions; one lady asked Mabel to come back for a private consultation which she did at a later time."

"This is a subject we, the Nutrition Center, receive a lot of questions about and have very little information about."

COMMENTS (CONT.)

"The subject matter was very interesting and important to us. Some things mentioned really hit the spot and now we know to correct or beware of them. And Mabel Daugherty is an exceptional speaker."

"Audience was very attentitive. Some who have commented indicate that it cleared up terms and questions their lawyer had omitted in their conferences with him."

"The program presented on May 22 by Dolly Jewel was not on "Property Transfer in the Absence of a Will" as was expected by persons attending the program. Mrs. Jewel was under the impression the subject was to be "Medicare & Medicaid" or other supplemental insurance. The participants were already informed on this subject, so Mrs. Jewel gave a brief talk on the original subject of Property Transfer and mailed literature on the subject to all those present. We would like to have this program presented again as there is a good deal of interest here on the subject of "Property Transfer in the Absence of a Will."

"Before the program was completed one old gentleman came to me and said, "After this is over, I want to come and talk to you about this." He said he was interested but there was so much noise he couldn't hear. This was true even though Dr. Daugherty spoke over the P. A. system.

RECOMMENDATIONS

"Yes!"

"Yes."

"Yes."

"New Madrid County has a home Extension agent that is a Consumer Education specialist. Some of these lessons she gives, but mostly to Extension Clubs. Your programs are especially centered to Senior Citizens (most do not belong to Extension Clubs; therefore, it should be continued)."

"I certainly recommend continuation of these programs. If only one person receives clarification of a need, the time is well spent. Some of these people have no one to assist them with their problems."

"Yes."

"Yes. Many of these people have very little assistance with problems of this sort. Also, lack of funds sometimes causes them to do without advice when situations arise which they do not understand. A very much needed program for the elderly."

"Yes."

"Yes! I would like to see energy conservation included in your programs."

"Yes."

"Yes."

"Yes. Most people know very little about the complete value of their property."

"Yes. 90% of these people live alone and have a limited source of information on subjects of this nature. They always seem to appreciate any type of assistance which leads to their understanding their own situations a bit more."

"Yes."

"Yes."

"There are so many changes going on in the world today it's sometimes hard for us to keep up. Programs like these directed to the specific problem of our Senior Citizens will help keep them informed and help them to protect themselves. I highly recommend these program's continue."

"Some people will understand and want these informative programs but the greatest majority of our Seniors seem to feel that they should be entertained instead of being informed."

59-A

Evaluation of Lesson

Title of Lesson_____

Presented To_____

((name of group or organization)

Place_____Date_____Time_____

Type of Group: Males____Females____White____Black_____

Total Number in Group_____

Educational Level

Income Level

Audience Acceptance: such as, were many questions asked: Discussion Interest displayed for additional programs, or extension of this program.

Additional Comments: (Suggestions for improvement of future presentations)

Item 8

SOUTHEAST MISSOURI STATE UNIVERSITY
Cape Girardeau, Missouri 63701

Cape Girardeau (314) 651-2000
In St. Louis 241-0195

TO: Task Force Members
Consumer Education For Elderly

FROM: Dr. Mabel Daugherty, Project Director

DATE: April 15, 1981

SUBJECT: Second Task Force Meeting

PLACE: Ramada Inn, Sikeston, MO

TIME: Thursday, April 30, 1981
9:00 a.m. - 3:00 p.m.

Please put the above information and date on your calendar and plan to be present for our second task force meeting! We will be providing lunch for you, and reimbursing your travel at 17¢ per mile.

Dolly Jewel, project assistant, and I have been very busy developing programs and program materials related to the consumer education needs of the elderly. We feel that these reflect the concerns you expressed at our first task force meeting.

You will recall that the purpose of the second task force meeting is to: (1) Evaluate developed mini-courses and resource materials, and (2) Make recommendations for implementation and improvement of mini-courses and resource materials.

In accordance with that purpose, Dolly and I will be reviewing some programs and materials for you. We will invite any recommendations you might wish to make.

Will we see you at the Ramada Inn, Sikeston, Missouri, at 9:00 on Thursday, April 30? Please fill out the form below regarding your intentions, and return in the postage free, self-addressed envelope!

Thanks!

_____ Yes, I will plan to be there.

_____ No, I will not plan to be there.

Name_____Address_____Phone_____

SECOND TASK FORCE MEETING
CONSUMER EDUCATION NEEDS OF THE ELDERLY

April 30, 1981
Ramada Inn - Sikeston, Mo.

Agenda

9:00	Registration
9:20	Welcome and Introductions
9:30	First Mini-Session (a) Medicare and Supplemental Health Insurance (b) Hints to Extend the Food Budget
10:25	Break
10:35	Second Mini-Session (a) Hints to Extend the Food Budget (b) Medicare and Supplemental Health Insurance
11:30	Lunch
12:45	Third Mini-Session (a) Property Ownership--Transfer, Wills and Estate Planning (b) Consumer Fraud
1:45	Fourth Mini-Session (a) Consumer Fraud (b) Property Ownership--Transfer, Wills and Estate Planning
2:45	Evaluation

EVALUATION FORM

Second Task Force Meeting
Consumer Education Needs of the Elderly
April 30, 1981

1. What overall ranking would you give this Task Force Meeting?

✓ SUPERIOR ___ VERY GOOD ___ SATISFACTORY ___ FAIR ___ UNSATISFACTORY

2. How would you rank the services in each of the following areas?

A. HOSPITALITY ✓ SUPERIOR ___ GOOD ___ SATISFACTORY ___ FAIR ___ UNSATISFACTORY
B. FOOD ✓ SUPERIOR ___ GOOD ___ SATISFACTORY ___ FAIR ___ UNSATISFACTORY
C. PROGRAM ✓ SUPERIOR ___ GOOD ___ SATISFACTORY ___ FAIR ___ UNSATISFACTORY

3. Rate the following sessions that you attended as to their degree of usefulness relative to elderly consumers in your community. (1=Extremely Helpful, 2=Helpful, 3=Somewhat Helpful, 4=Not So Helpful, 5=Unsatisfactory, and 6=Did Not Attend.)

SESSION TITLE	1	2	3	4	5	6	COMMENTS
Medicare and Supplemental Health Insurance	✓						
Hints to Extend the Food Budget	✓						
Property Ownership-- Transfer, Wills and Estate Planning	✓						
Consumer Fraud	✓						

4. Did the sessions you attended provide any help to you in carrying out your professional responsibilities?

Yes ✓ No ___

Comments:

5. PLEASE WRITE ANY ADDITIONAL COMMENTS THAT YOU BELIEVE WOULD BE HELPFUL TO THE PERSONS WHO PLANNED THIS CONFERENCE. (USE THE BACK OF THE PAGE IF NECESSARY.)

SOUTHEAST MISSOURI STATE UNIVERSITY
Cape Girardeau, Missouri 63701
Cape Girardeau (314) 651-2000
In St. Louis 241-0195

May 19, 1981

Dear

Thank you so much for participating in the Second Task Force Meeting for Consumer Education for the Elderly.

Dolly and I felt that this evaluation session was a success and we are incorporating your suggestions in our revised plans.

A check to cover your mileage expenses to the meeting is enclosed.

Sincerely,

Mabel Daugherty, Project Director
Consumer Education for Elderly

pkb

Enclosure

Phase III

This phase was designed to meet the seventh objective of this project:

> To develop and conduct an in-service workshop to train a cadre of teachers to deliver consumer education to the elderly.

An intensive in-depth whorshop was designed and implemented on the campus of Southeast Missouri State University from June 6 through June 26, 1981. This workshop tuilized the information gathered and the materials developed in the mini-courses and lessons.

Prior to the workshop, 150 letters were mailed to teachers and other persons working with the elderly. These letters were accompanied by printed flyers containing information about the workshop. The workshop publicity flyers were also distributed at the Missouri Home Economics Annual Meeting in St. Louis, Missouri in April of 1981, as well as at the Southeast Missouri District Teachers Meeting in Cape Girardeau in April. A sample copy of the letters and the printed flyer are included in Item 9, pp. 65-70, along with a copy of the course outline developed for the workshop.

SOUTHEAST MISSOURI STATE UNIVERSITY
Cape Girardeau, Missouri 63701

Cape Girardeau (314) 651-2000
In St. Louis 241-0195

May 22, 1981

Dear

During the past year I have been engaged in a research project for the Missouri State Department of Elementary and Secondary Education. The purpose of this project was to develop mini-courses and to train a cadre of teachers in consumer education needs of the elderly.

The enclosed brochure describes a workshop that I will be conducting on the campus of Southeast Missouri State University from June 9 through 26. The purpose is to educate a cadre of persons relative to the consumer education needs of the elderly.

Throughout the development and presentation of these courses throughout Southeast Missouri, I have come in contact with numerous senior adults who have expressed a desire for more in-depth knowledge and expertise in various aspects of consumer education. In view of that fact, it would seem that consumer education for the elderly is an area that deserves attention. This workshop is directed to that need and providing you with information and materials for meeting that need.

Sincerely,

Mabel Daugherty, Director
Project #81-132-600-1(B)
Consumer Education for the Elderly

pkb

Solve a Monstrous Consumer Problem

Attend the Summer Workshop

"CONSUMER EDUCATION FOR THE ELDERLY"

at

Southeast Missouri State University
Cape Girardeau, Mo.

This workshop is designed as a part of the Consumer Education For The Elderly, Research Project No. 81-132-600-1, funded by the State Department of Elementary and Secondary Education. It will focus on: (1) Identifying consumer education needs of the elderly, (2) Identifying and assessing resources available for meeting these needs, (3) Developing and evaluating delivery systems relative to problems in disseminating consumer education to the elderly, and (4) Developing and evaluating mini-courses for use in consumer education programs for the elderly.

Credit: 3 hours graduate or undergraduate

Date and Time: June 9-26 (daily) (Noon-4 p.m.) plus 4 hours to be arranged

Instructor: Dr. Mabel H. Daugherty

Workshop Fee: None

For additional information contact:

Dr. Mabel H. Daugherty
Department of Home Economics
Southeast Missouri State University
Cape Girardeau, Missouri 63701
Missouri residents call toll free 1-800-392-0829, Ext. 2109 or 2593

COURSE OUTLINE

FE 834--Consumer Education for the Elderly
Summer 1981
Instructor: Mabel Daugherty

I. Course Description:

A workshop designed to prepare a cadre of teachers to meet the consumer education needs of the elderly. Emphasis is on assessing needs, learning factual information needed in relation to these needs, designing appropriate methods of delivery and evaluation and designing resource materials to assist in the delivery of consumer education to the elderly. 3 hours credit.

II. Prerequisite: Approval of Instructor

III. Objectives of the Course:

1. To gain an understanding of the elderly as a group, particularly in the respects to which their needs and resources are related to consumer education needs.

2. To gain an understanding of the specific consumer education needs of the elderly.

3. To expand the workshop participant's knowledge base in areas of high priority consumer education needs of the elderly.

4. To develop mini-courses and resources designed to meet specific consumer education needs of the elderly.

IV. Expectations of Students:

The workshop participant will be expected to:

1. Review literature related to the needs and resources of the elderly as a group as they relate to consumer education needs.

2. Identify recognized consumer education needs of the elderly as a group.

3. Identify specific resources that could be utilized in a specific area and locality in meeting these needs.

4. Design a mini-course (unit) in one specific area of consumer education for the elderly. Each participant will be responsible for fully developing one lesson in this mini-course, with resources and teaching aids, methods, etc.

V. Workshop Content or Outline:

I. Caveat Venditor: Caveat Emptor - or Supplementing Income Through Effective Buying

1. Pre-Purchase Analysis--Prevention
   A. Choosing Professional
      Doctor
      Dentist
      Lawyer
      Hospital
   B. Choosing the store
   C. Brands
   D. Sources of Information
      Consumer's Union
      Extension Office
      Changing Times
   E. Label and Packages

2. Making Purchase
   A. Common Deceptive Practices and Pitfalls--Fraud
   B. Money saving tips
      Food
      Drugs and Prescriptions
      Energy
      Miscellaneous
   C. Discount House--Cash Discount
   D. Warranties
   E. Service Contracts
   F. Trade Ins--Price, Packi.g, Dealer Participation

3. Past-Purchase Redress Procedures
   A. Asserting Legitimate Complaints
   B. Dealing with Seller
   C. Dealing with Manufacturer
   D. Beyond Manufacturer
      BBB
      MACAP
      AHAM
      FICAP
      AUTOCAP
      CRICAP
   E. Small Claim Courts
   F. State Agencies
   G. Federal Consumer Protection Agencies

II. Banks, Checks and Credit Instruments

1. Checks and Checking Accounts

2. Other Bank Services

III. Consumer Credit

1. Classification
2. What you Pay

3. Sources
4. Credit Applications
5. Credit Bureau's Reports
6. Credit Life Insurance
7. Credit Documents
8. Credit Abuses
9. Credit Contract Clauses
10. Your Legal Rights--Credit Legislation

IV. Saving Through Thrift Institutions

1. Thrift Institutions
2. Types of Deposits
3. Earnings and Values
4. Penalties

V. Insurance

1. Life Insurance
   A. Terminology
   B. Classification and Kinds
   C. What You Should Know About Buying Life Insurance
   D. Legalities

2. Health Care and Health Insurance
   A. Types of Coverage and Costs
   B. Nonprofit Health Insurance Plans
   C. How and What to Buy
   D. Medicare
   E. Private Health Insurance to Supplement Medicare

3. Homeowner's Insurance

4. Automobile Insurance

VI. Social Security, Annuities, and Other Pension Plans

1. Social Security
2. Private Life Insurance Annuities
3. Private and Government Pension Plans

VII. Taxes

1. Federal Personal Income Taxes
2. Adjusted Gross Income
3. Deductions
4. Itemized Deductions
5. Tax Credits
6. Capital Gains and Losses
7. Other Things you Should Know about Taxes
8. Tax Considerations for Elderly

VIII. Tools of Estate Planning

1. Property Ownership
2. Property Distribution by State

3. Wills
4. Letters of Last Instruction
5. Trusts
6. Gift and Estate Taxes

VI. Student Evaluation